



MAY 14 2007

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

Date: May 11, 2007

PATENT

Signed:

Peter K. Trzyna (Reg. No. 32,601)

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|----------------|---|--|
| Inventor | : | Philip Carragher, and Steven Earl Webster |
| Serial No. | : | 09/669,196 |
| Filed | : | September 25, 2000 |
| For | : | SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING |
| Group Art Unit | : | 3691 |
| Examiner | : | KARMIS, Stephanos |

MS: No Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

SIR:

On April 12, 2007, the PTO mailed a Notice of Non-Compliant Amendment that stated that the Substitute Specification filed March 27, 2007, should include the entire specification. In response, Applicant submits herewith an entire copy Substitute Specification-Clean Version (pages 2-83).

The Notice further states that the drawings were not properly identified in the top margin as "Replacement Sheet," "New Sheet," or "Annotated Sheet" as required by 37 C.F.R. 1.121(d). In response, Applicant submits herewith a copy of Figures 1, 3, 10, 13, 16, and 20 with corrections thereon there were originally filed on March 27, 2007. The enclosed figures not have the identifier of "Annotated Sheet" in the top margin.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824. Please send all correspondence to the address below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: May 11, 2007

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